



## Ability To Repay Loan

+ Monthly Income:	0
- Housing:	0
- Utilities:	0
- Food:	0
- Medical:	0
- Misc:	0
Total After Expenses:	0

Disposable Income \_\_\_\_\_

Sign \_\_\_\_\_

Date \_\_\_\_\_



**Customer Data Verification**  
**3/2/2009**

Alpha Omega Consulting Group 716 Vauxhall Drive  
Nashville, TN 37221  
866-802-5742

The following is your data that we have in our computer system. Please read this, make corrections needed and sign at the bottom.

<b>Client ID</b>	
<i>Name</i>	DAVID K JONES
<i>Date of Birth</i>	2/16/1982
<i>Home Phone</i>	
<i>Cellular Phone</i>	(123) 456-7894
<i>Social Security Number</i>	789456123
<i>Drivers License No.</i>	321456798
<i>DL State</i>	TN
<i>Address1</i>	22 DUKE RD APT 111
<i>Address2</i>	
<i>City, State, Zip</i>	NASHVILLE TN 30211
<i>Employer</i>	
<i>Employer's Address1</i>	
<i>Employer's Address2</i>	
<i>Employer's Phone</i>	
<i>City, State, Zip</i>	
<i>Weekly Salary</i>	0
<i>Direct Deposit</i>	No
<i>Direct Deposit Date</i>	False
<i>Bank</i>	
<i>Checking Account No.</i>	

The above data is correct as of 3/2/2009, I hereby grant you permission to check my credit from time to time as long as I have an outstanding loan with you.

**Signature**

**GENERAL POWER OF ATTORNEY**

**IN REFERENCE TO THE VEHICLE OR OTHER PROPERTY BELOW:**

Year: 1962

Make: Chevrolet

Model: PICKUP

VIN: BLCC1110

**BE IT KNOWN**, that DAVID K JONES has made and appointed, and by these presents does make and appoint Alpha Omega Consulting Group true and lawful attorney for him/her and in his/her name, place and stead, giving and granting to said attorney, general, full and unlimited power and authority to do and perform all and every act and thing whatsoever requisite necessary to be done in and about the personal property referenced above as fully, to all intents and purposes, as could be done if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney shall lawfully do or cause to be done by virtue hereof.

**IN WITNESS WHEREOF**, I have hereunto set my hand and seal this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

**Signature** \_\_\_\_\_

**State of Idaho**

**County of**

The foregoing instrument was acknowledged by me this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_  
by: \_\_\_\_\_ who is/are personally known by me

Or who has/have produced: \_\_\_\_\_ as identification and who did not take an oath.

\_\_\_\_\_  
(SEAL)  
Notary Public State of \_\_\_\_\_  
My Commission Expires \_\_\_\_\_

Alpha Omega Consulting Group  
716 Vauxhall Drive  
Nashville, TN 37221  
866-802-5742

Date: 3/2/2009

As an inducement to Alpha Omega Consulting Group, to make me a loan on

1962 (YEAR),      Chevrolet (MAKE)

BLCC1110 (VIN)

I certify that there are no liens on this vehicle and that no one else has any interest in this vehicle. I surrender the title and the keys to this vehicle as security for my loan.

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Customer

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Notary

# Alpha Omega Consulting Group

716 Vauxhall Drive  
Nashville, TN 37221  
866-802-5742

## PRIVACY NOTICE

IN COMPLIANCE WITH REGULATIONS ON PRIVACY OF CONSUMER FINANCIAL INFORMATION AS DECLARED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION, THE FEDERAL RESERVE, THE OFFICE OF THE COMPTROLLER OF THE CURRENCY AND THE OFFICE OF THRIFT SUPERVISION, PLEASE REFER BELOW FOR MORE INFORMATION.

### **YOUR RIGHT TO FINANCIAL PRIVACY**

YOU HAVE THE RIGHT TO KNOW THE PRIVACY POLICIES AND PRACTICES OF THE FINANCIAL INSTITUTIONS YOU DO BUSINESS WITH IN RESPECT TO INFORMATION SHARING WITH AFFILIATED AND NON-AFFILIATED THIRD PARTIES. THIS NOTICE DESCRIBES THE PRIVACY POLICIES AND PRACTICES OF OUR COMPANY.

### **CATEGORIES OF NON PUBLIC INFORMATION WE COLLECT**

- INFORMATION WE RECEIVE FROM YOU ON APPLICATIONS OR OTHER FORMS
- INFORMATION ABOUT YOUR TRANSACTIONS WITH OUR AFFILIATES OR OTHERS; AND
- INFORMATION WE RECEIVE FROM A CONSUMER REPORTING AGENCY

### **CATEGORIES OF NONPUBLIC PERSONAL INFORMATION WE MAY DISCLOSE TO NONAFFILIATED THIRD PARTIES**

WE DO NOT SHARE ANY NONPUBLIC PERSONAL INFORMATION ABOUT OUR CUSTOMERS OR FORMER CUSTOMERS WITH NONAFFILIATED THIRD PARTIES, EXCEPT WHERE PERMITTED BY LAW.

### **CATEGORIES OF NONPUBLIC PERSONAL INFORMATION WE MAY DISCLOSE TO SERVICE PROVIDERS AND JOINT MARKETERS**

WE MAY DISCLOSE YOUR NAME AND ADDRESS TO NONAFFILIATED THIRD PARTIES WITH WHICH WE HAVE JOINT MARKETING AGREEMENTS SUCH AS THIRD PARTIES THAT PERFORM MARKETING ON OUR BEHALF, WE WILL ONLY DISCLOSE TO COMPANIES WITH WHICH WE HAVE A CONTRACT STATING THE INFORMATION WILL NOT BE DISCLOSED TO ANY OTHER COMPANIES OR INDIVIDUALS

### **CONFIDENTIALITY AND SECURITY**

WE RESTRICT ACCESS TO NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO THOSE EMPLOYEES WHO NEED TO KNOW THAT INFORMATION TO PROVIDE PRODUCTS AND SERVICES TO YOU. IN ADDITION, WE MAINTAIN PHYSICAL AND PROCEDURAL SAFEGUARDS THAT COMPLY WITH FEDERAL STANDARDS TO GUARD YOUR INFORMATION.

**IF YOU PREFER THAT WE NOT DISCLOSE NONPUBLIC PERSONAL INFORMATION ABOUT YOU TO NONAFFILIATED THIRD PARTIES, YOU MAY OPT OUT OF THOSE DISCLOSURES, THAT IS, YOU MAY DIRECT US NOT TO MAKE THOSE DISCLOSURES(OTHER THAN DISCLOSURES PERMITTED BY LAW). IF YOU WISH TO OPT OUT OF DISCLOSURES TO NONAFFILIATED THIRD PARTIES, YOU MAY INITIAL ON LINE FOLLOWING. \_\_\_\_\_**

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**BORROWER**

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**DATE**

716 Vauxhall Drive  
Nashville, TN 37221  
866-802-5742

## **Reminder to Borrower Statement**

**I, The undersigned borrower(s) have read this document and understand that this loan is offered at very high interest rate. Alpha Omega Consulting Group, asks all borrower(s) to seek alternative sources of financing if at all possible. A repayment plan can be offered to assist you in repaying this loan in a timely manner. If you have no other source(s) to use for financing please pay as much as possible up to and above the monthly interest payment due each month. This is a 30-day loan as long as the finance charges are paid at that time. All our loans need to be paid every 30 days from the date of the last payment. A complete minimum due payment is required every 30 days to allow the customer to renew the loan for another 30 days. On the third renewal you will be required to pay the interest due plus 10% of original amount financed. Alpha Omega Consulting Group will go over the contract and disclosure form with all borrowers to their complete satisfaction.**

**If you are obtaining this loan because of problems with your credit history, you may wish to obtain credit counseling or financial advice. Sources for that help include several non-profit companies (you may find them listed under the Credit & Debt Counseling in the yellow pages).**

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Borrower(s)

**3/2/2009**

Date



Date: 3/2/2009

**Vehicle:**

**Year:** 1962  
**Make:** Chevrolet  
**Model:** PICKUP  
**VIN:** BLCC1110  
**License Plate:** HA7YYY

I HERBY AGREE THAT IN THE EVENT I FAIL TO MAKE ANY PAYMENT OR ANY PART OF ANY PAYMENT ON MY TITLE LOAN FROM YOU, YOU ARE AUTHORIZED BY ME AND HAVE THE RIGHT TO TAKE SAID AUTOMOBILE BACK FROM ME, WITHOUT THE NECESSITY OF A COURT ORDER OR ANY JUDICIAL PROCESS.

I UNDERSTAND THAT SHOULD IT BECOME NECESSARY FOR YOU TO TAKE BACK SAID VEHICLE AND I REDEEM SAID VEHICLE BY MAKING FULL PAYMENT TO YOU THIS PAYMENT MAY INCLUDE ANY OF YOUR COSTS FOR TAKING BACK THE VEHICLE. I AGREE I WILL NOT KEEP ANY PERSONAL PROPERTY OF ANY OF GREAT VALUE IN SAID AUTOMOBILE DURING THE TERM OF THIS LOAN BUT IN THE EVENT THAT I DO I ASSUME ANY AND ALL RESPONSIBILITY FOR ANY PERSONAL PROPERTY LEFT IN THE VEHICLE BY ME OR BY OTHER PERSONS SHOULD THAT PROPERTY BE LOST OR MISSING FOR ANY REASON FROM THE SAID VEHICLE AFTER IT HAS BEEN TAKEN BACK BY YOU AND STORED IN A REASONABLE SAFE PLACE.

I UNDERSTAND THAT I HAVE THE RIGHT TO HAVE THIS AGREEMENT EXAMINED BY MY ATTORNEY IF I DESIRE BEFORE I SIGN IT.

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**Borrower**

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**Alpha Omega Consulting Group**